



# BUSINESS ONLINE USER MANUAL

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## Table of Contents

INTRODUCTION .....	3
SECURITY .....	4
WHAT IS DHB BUSINESS ONLINE? .....	5
User Profiles .....	5
APPLICATION .....	6
If you are already using DHB Netbanking and would like to apply for Business Online.....	6
If you are not using DHB Netbanking and will apply directly to Business Online .....	7
DHB Net Banking Authorization Form.....	7
Section 1 – Company general information.....	7
Section 2 – Bank account information .....	8
Section 3 - User Privileges.....	8
Declaration of Agreement.....	9
LOGIN .....	10
Logout.....	12
MY NETBANKING.....	14
Account List.....	14
My Payment Orders .....	14
Modification / Deletion of Periodic Domestic & SEPA payment orders .....	15
Address Book.....	17
Messages .....	18
Transaction Limits .....	19
Pending Transactions for Approval.....	20
Transaction History .....	24
DOMESTIC & SEPA TRANSFERS .....	26
Domestic and EU Transfers .....	26
Within My DHB Accounts.....	30
Within DHB Bank .....	31
INTERNATIONAL TRANSFERS .....	33
International Payments (Swift) .....	33
FOREIGN EXCHANGE .....	36
Foreign Exchange .....	36
TIME DEPOSIT ACCOUNTS.....	38

DHB Maxispaar Account .....	38
Interest Rates and Calculation .....	39
Account Opening.....	40
Account Modification.....	42
Conditions .....	44
Solidextra Deposit Account.....	44
HELPDESK.....	46
Contact.....	46
DOWNLOADS.....	47
Terms and Conditions.....	47
Forms .....	47
Financial Annual Review.....	48
SETTINGS .....	49
Change Password .....	49
Change Regional Settings .....	49
FAQ AND TROUBLESHOOTING .....	51

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## INTRODUCTION

This manual is meant for the users of DHB Business Online.

Business online is an internet banking application special for corporate customers.

Step by step and with clear screen shots, the possibilities and procedures are explained.

If you have questions over this manual, over Business Online product, or having trouble while using this product you can always contact DHB Bank via your account manager or via customer service. The customer service contact details can be found under [www.dhbbank.com](http://www.dhbbank.com) under “contact”.

## **SECURITY**

DHB Bank will never send you e-mails or call you asking for confidential details of your account / User ID /Password or personal details such as date of birth, mother's maiden name etc. Beware of anyone asking you for such information on behalf of the bank through e-mails or phone calls. Please do not provide your bank account details to emails offering a job or claiming that you have won a lottery or open attachment of mails from unknown email id. While it is our endeavour to provide you with the best of online services and facilities, the Bank is not responsible for any erroneous transactions made by you. The Bank shall also not be responsible for misuse of your account arising from any wrong, inadvertent or other kind of disclosure of such details by you.

## WHAT IS DHB BUSINESS ONLINE?

DHB Business online is a netbanking application specific for corporate customers. The main difference between normal netbanking and business online is that there can be multiple users with different profiles.

Most transactions like money transfers, foreign exchange are completed as two steps; initiate and authorize. Certain exceptional transactions like "DHB Maxispaar" and "Solidextra" time deposit openings are completed in one step.

Depending on the user profiles, the transactions can be completed as per four eyes principle when the user profiles are "Initiator" and "Authorizer" or as per two eyes principle when the user profile is "Single Authorizer".

The related Company account is debited for a transaction when the initiated transaction is authorized.

The initiated transactions can be authorized until next business day evening. When that time frame has passed, the initiated transactions are cancelled automatically.

### User Profiles

At DHB Business online the following profiles exist;

**View:** The user having this profile can view transactions of all accounts of the Company, download statements of all accounts of the Company. However this profile does not allow the user to initiate or authorize any transaction.

**Initiator:** The user having this profile has the option of initiating transactions within his limits, cancelling his own transactions before the transaction is authorized. The holder of the initiator profile can view all accounts of the Company and download statements of all accounts of the Company.

**Authorizer:** The user having this profile has the option of initiating, cancelling and authorizing a transaction, can view all accounts of the Company and download statements of all accounts of the Company. The holder of this profile can't authorize his own transactions. If the holder of this profile initiates a transaction then a different user with authorizer profile can authorize a transaction.

**Single Authorizer:** The user having this profile has the option of initiating, modifying, cancelling and authorizing his own transactions. This profile user can't authorize or cancel other user initiated transactions. This profile user initiated transactions can't be cancelled or authorized by other users. This profile holder can view all accounts of the Company and download statements of all accounts of the Company. The user with this type of profile can also open "DHB Maxispaar" or "Solidextra" time deposit accounts.

## APPLICATION

In order to use Business Online, you need to have a payment account at DHB Bank. If you don't have a payment account and would like to open one, please contact DHB Bank Corporate Marketing Department.

### If you are already using DHB Netbanking and would like to apply for Business Online

You can login to DHB Netbanking and afterwards you can download the related authorization form;

- Via Downloads -> Forms -> Authorization Form – DHB Netbanking

The screenshot shows the DHB Bank Netbanking interface. At the top is the DHB Bank logo and navigation links: 'contact | DHB Bank | logout'. Below the header is a sidebar menu with options: 'My Net Banking', 'Domestic & SEPA Transfers', 'International Transfers', 'Foreign Exchange', 'Helpdesk', 'Downloads' (highlighted), 'Terms & Conditions', 'Forms', 'Financial Annual Overview', and 'Settings'. The main content area is titled 'Forms' and dated '11 June 2015'. It contains the following text: 'Below please find the forms you may use to send your requests to DHB Bank. Please print and fill the form accordingly, then kindly send it to DHB Bank by post. More information can be found in each form.' Below this text are two links: 'Click here for Authorization Form - DHB Net Banking' with a left-pointing arrow, and 'Please find the contact information here'. At the bottom, there is a note: 'In order to open the document you need Adobe Acrobat Reader. You can download this software for free on the Adobe website by clicking image below.' followed by an 'Adobe Acrobat Reader' logo.

Or,

- Via My Net Banking -> Transaction Limits -> Authorization Form – DHB Netbanking

The screenshot shows the DHB Bank Netbanking interface. At the top is the DHB Bank logo and navigation links: 'contact | DHB Bank | logout'. Below the header is a sidebar menu with options: 'My Net Banking' (highlighted), 'Account List', 'My Payment Orders', 'Address Book', 'Messages', 'Transaction Limits', 'Pending Transactions for Approval', 'Transaction History', 'Domestic & SEPA Transfers', 'International Transfers', 'Foreign Exchange', 'Helpdesk', 'Downloads', and 'Settings'. The main content area is titled 'Transaction Limits' and dated '11 June 2015'. It contains the following text: 'Please select account' followed by a dropdown menu showing '026333333 - Current Account - 70,171.64 - EUR'. Below this is a table with three columns: 'Transaction', 'Limit', and 'Daily Limit'. The table contains the following data:

Transaction	Limit	Daily Limit
Swift Payment	50,000.00 EUR	100,000.00 EUR
Foreign Exchange	50,000.00 EUR	100,000.00 EUR
Within DHB Bank	50,000.00 EUR	100,000.00 EUR
Transaction between my accounts	50,000.00 EUR	100,000.00 EUR
Domestic and EU transfers	50,000.00 EUR	100,000.00 EUR

Below the table, there is a note: 'Modifications in the transaction limits can be requested by using the related form. Click here for Authorization Form - DHB Net Banking' with a left-pointing arrow.

## If you are not using DHB Netbanking and will apply directly to Business Online

You can contact your account manager at DHB Bank. The Business Online Authorization form together with DHB Net-banking contract will be sent to you.

At both above cases; after your authorization form has been received by DHB Bank, the application process will follow the following further steps;



## DHB Net Banking Authorization Form

This form has certain sections. Each section can be used to request new authorizations or modify existing authorizations.

If you request to cancel your Business Online or you request to cancel the access right of only a specific user you can contact your DHB account manager in written.

### Section 1 – Company general information

**Section 1 - Company general information**

Please complete this section with information about your organisation.

Company Name:	Company E-mail Address:
Office Telephone:	Company Fax:
Office Address:	
<b>Contact Information:</b>	
Name of primary Contact Person:	Office Telephone/Extension:
E-mail address:	
Name of secondary Contact Person:	Office Telephone/Extension:
E-mail address:	

Within this section, your company general information can be entered.



## Section 2 – Bank account information

**Section 2 - Bank account information**

List the number(s) of your DHB Payment Account(s) that will be activated on DHB Net Banking in the boxes below:

Indicate the IBAN(s) for each currency for the account.

Daily Limits per transaction type in EUR currency

	Currency	SWIFT Payments	EU/SEPA Payments	Foreign Exchange - Spot*	Transfers within DHB	Transfer between own accounts
1						
2						
3						
4						
5						
6						

\*The maximum limit for Foreign Exchange-Spot per transaction is EUR25.000, USD25.000, GBP25.000, TRY100.000 & CHF10.000

The payment accounts that you would like to access via DHB Business Online should be mentioned by indicating the IBAN and the related currency. The daily limit is assigned to each account as per transaction type. Even if the transaction limits of the users are available, when the daily limit of the account for that transaction type is reached it is not possible to complete a transaction under that transaction type.

Daily limit for each transaction type is assigned in EUR currency regardless of the currency of the account.

If another existing account or a new account will be added to DHB Business Online, then this form should be filled in again for the transaction limits of the users and daily limit of the accounts for each transaction type.

## Section 3 - User Privileges

**Section 3 - User privileges**

\* Profile ✓

Transaction Limits in EUR currency\*\*

Name & Surname	E-mail Address of the user	View ***	Initiator	Authorizer	Single Authorizer	SWIFT Payments	EU/SEPA Payments	Foreign Exchange - Spot ****	Transfers within DHB	Transfer between own accounts
1										
2										
3										
4										
5										
6										

\* Please see the next page for the description of user profile types.  
 \*\* The maximum transaction limit per transaction type for each user cannot exceed EUR500.000.  
 \*\*\* If the user will only be assigned for 'View' profile you do not need to mention any transaction amount.  
 \*\*\*\* The maximum limit for Foreign Exchange-Spot per transaction is EUR25.000, USD25.000, GBP25.000, TRY100.000 & CHF10.000.

Within this section you can indicate the full name of the user (name and surname), the e-mail address of the user, the profile and the transaction limits for each different transaction type.

Regarding user profiles extra explanation within the form also exists. In this manual you can also refer the details of profiles at part "User Profiles".

Same user name can be mentioned only once in this section, because the same user can have only one profile.

All authorizers (persons with Authorizer or Single Authorizer profile) will be designated on DHB Net Banking in accordance with their mandates of the company as presented to Demir-Halk Bank (Nederland) N.V. Non-signatories to the accounts shall not be set-up as authorizers until the board resolution authorizing such person(s) to act in that capacity is submitted to Demir-Halk Bank (Nederland) N.V.

#### **Declaration of Agreement**

As last section of the DHB Net Banking Authorization form, the declaration of agreement should be signed by legal representative(s) of your company.

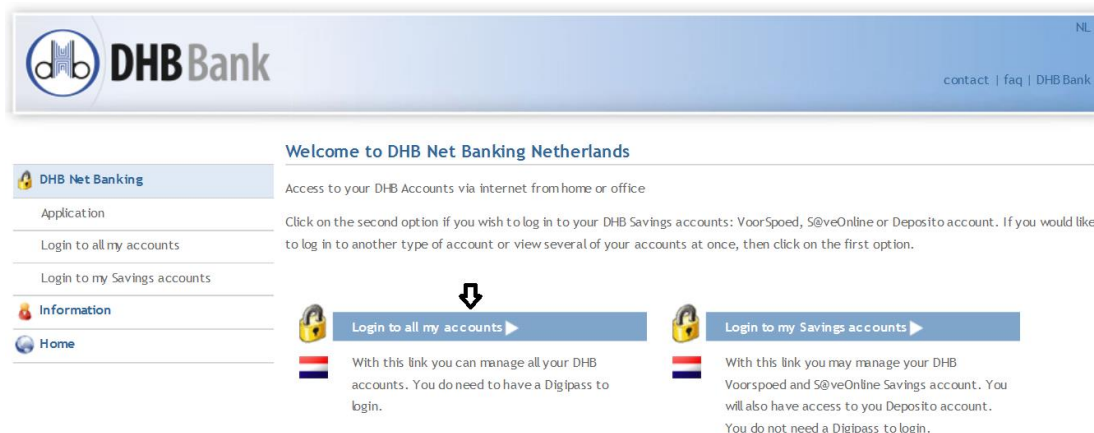
## LOGIN

To login to DHB Business Online you can type to your browser [www.dhbbank.com](http://www.dhbbank.com) and click DHB Netbanking start logo.

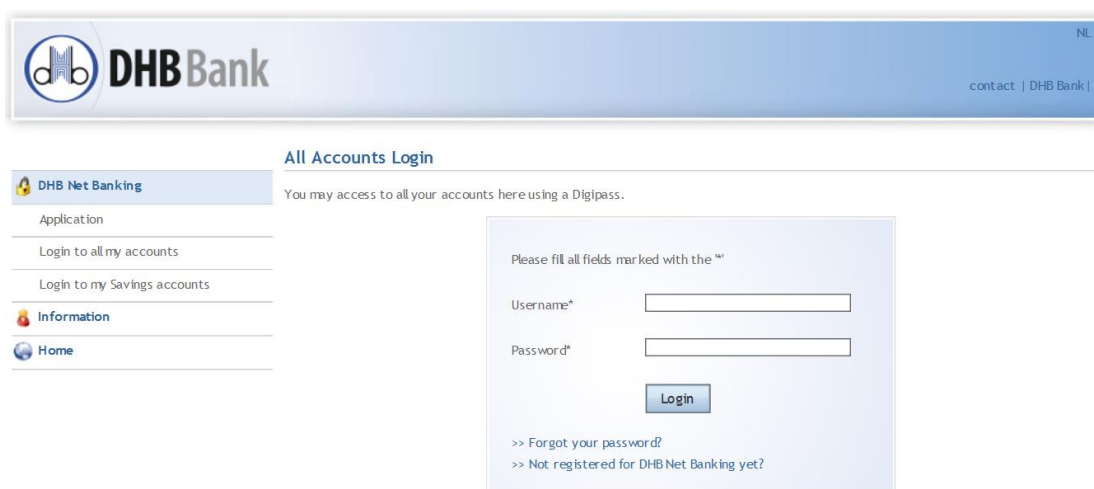


If at first opening language option is Dutch, you can change it to English by clicking EN on very top right corner of the page.

At the opened login page you can click the link "Login to all my accounts".



At the opened page you can enter your user name and password and then press "Login" button.



If your user ID + password combinations are correct digipass response entry screen opens. You need to have your digipass ready at this stage.

**DHB Bank** contact | DHB Bank

**Digipass Response Entry**

Digipass provides secure access to your accounts

**Step 1**  
If you have more than one Digipass, please make sure that you are using the right one now by checking the serial number on the back side.

**Step 2**  
Please activate your Digipass using the triangle button on the bottom right, then enter your 4-digit PIN Code.

**Step 3**  
Please enter this number to your Digipass:

**Step 4**  
A new number will appear on your Digipass' screen!  
Enter the number you see on your Digipass here:

**Step 5**  
Please click PROCEED.

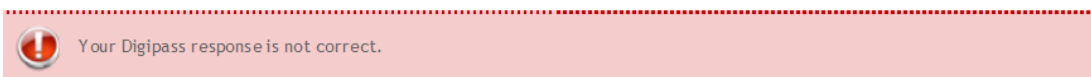
[Back](#) [Proceed](#)

At this screen at step 1 the serial number of the digipass assigned to you is displayed.

In order to activate your digipass you need to press button on your digipass and then enter your digipass PIN.

Afterwards you enter the number displayed at step 3 to your digipass. Afterwards on your digipass new code will appear, and you need to enter this number at your screen to the field mentioned in step 4 and then click "Proceed" button. If your digipass response code is correct, you have successfully logged in to DHB Business Online net banking environment.

If your digipass response is not correct you are prompted a warning message as follows;



In that case you can re-try to login with correct digipass response code.

After you have successfully logged in to DHB Business Online, you will land on the page where your open accounts are displayed as follows;

**DHB Bank** contact | DHB Bank | [logout](#)

**Account List** 03 June 2015

You have 1 transaction(s) waiting for approval. Please click here to approve.

Current Account	Balance	Details
TEST CORPORATE N.V. 0263333333	72,831.64 EUR	
TEST CORPORATE N.V. 0264444444	19,781.43 EUR	
TEST CORPORATE N.V. 0265555555	2,123.55 EUR	

**My Net Banking**

- Account List
- My Payment Orders
- Address Book
- Messages
- Transaction Limits
- Pending Transactions for Approval
- Transaction History
- Domestic & SEPA Transfers
- International Transfers
- Foreign Exchange
- Helpdesk
- Downloads
- Settings

Within this screen;

- Your open accounts are listed including payment accounts, loan accounts. If the related account icon is pressed, you will be connected to the info details page of that chosen account.
- If you are a user;
  - with "Authorizer" profile and there are initiated by other users but not authorized yet transactions,
  - with "Single Authorizer" profile and there are initiated again by you but not authorized yet transactions,

on the top of page a warning can appear indicating "You have ... transaction(s) waiting for approval. Please click here to approve." If you click that link, or you click the sub menu "Pending Transactions for Approval" under "My Netbanking" the approval page will be opened. That page details are explained at following sections.

If you are a user with view, initiator profile or there are no waiting transactions to be authorized, the above mentioned warning will not be displayed.

## Logout

If after login you don't make any activity for 10 minutes your session will be closed automatically.

After you have completed your transactions and would like to logout from DHB Business Online you can click the red "logout" link at top right of the screen.

Logout screen will be displayed as follows;

You have 1 transaction(s) waiting for approval. [Please click here to approve.](#)

Are you sure you want to logout?

- A confirmation is requested whether you want to logout.
- Also if you are a user;
  - with "Authorizer" profile and there are initiated by other users but not authorized yet transactions,
  - with "Single Authorizer" profile and there are initiated again by you but not authorized yet transactions,

a warning is displayed indicating you have waiting transactions for approval.

If you want to continue logout you can press "Yes" or if you want to go back to DHB Business Online you can press "No".

## MY NETBANKING

Under this main menu there are certain submenu items. Depending on user profile certain sub menu items might not be displayed.

### Account List

This is the same screen where the user lands after first login. The explanation was provided at previous section.

### My Payment Orders

This sub menu will be available only if your profile is "initiator", "authorizer" or "single authorizer". If your profile is "view" this sub menu item will not be displayed.

Via the screen "Domestic and EU Transfers" a future value date one-time payment or a periodic payment can be entered. The details are explained below at their related section.

If there exists an active,

- future value date one-time payment or
- periodic payment

the details are listed at this sub screen.

The screenshot shows the DHB Bank My Net Banking interface. The top header includes the DHB Bank logo and navigation links for 'contact', 'DHB Bank', and 'logout'. The left sidebar contains a 'My Net Banking' menu with options: Account List, My Payment Orders, Address Book, Messages, Transaction Limits, Pending Transactions for Approval, Transaction History, Domestic & SEPA Transfers, International Transfers, Foreign Exchange, Helpdesk, Downloads, and Settings. The main content area is titled 'My Payment Orders' with a date of '04 June 2015'. Below the title is a instruction: 'Please click on a payment to see the details, where you may also change or to delete the payment.' A table displays the payment orders with columns: Payment Order, From Account, Beneficiary, Amount, and Next Payment Date. The table contains two entries: a periodic payment of 11.00 EUR every month until 01/10/2015, and a one-time payment of 16.00 EUR on 01/07/2015.

Payment Order	From Account	Beneficiary	Amount	Next Payment Date
Periodic Every month until 01/10/2015	0263333333	TEST COMPANY NL26ABNA0565555555	11.00 EUR	01/07/2015
Payment on 01/07/2015	0263333333	ABC COMPANY NL26ABNA0565555555	16.00 EUR	01/07/2015

Under column "Payment Order" the type of the transaction is displayed.

- In case of a periodic payment the clause "periodic" and also the period is displayed. If this periodic instruction is valid until a certain date, that date is also displayed.

- In case of a future payment, the clause “payment” is displayed together with the value date on which the payment will be executed.

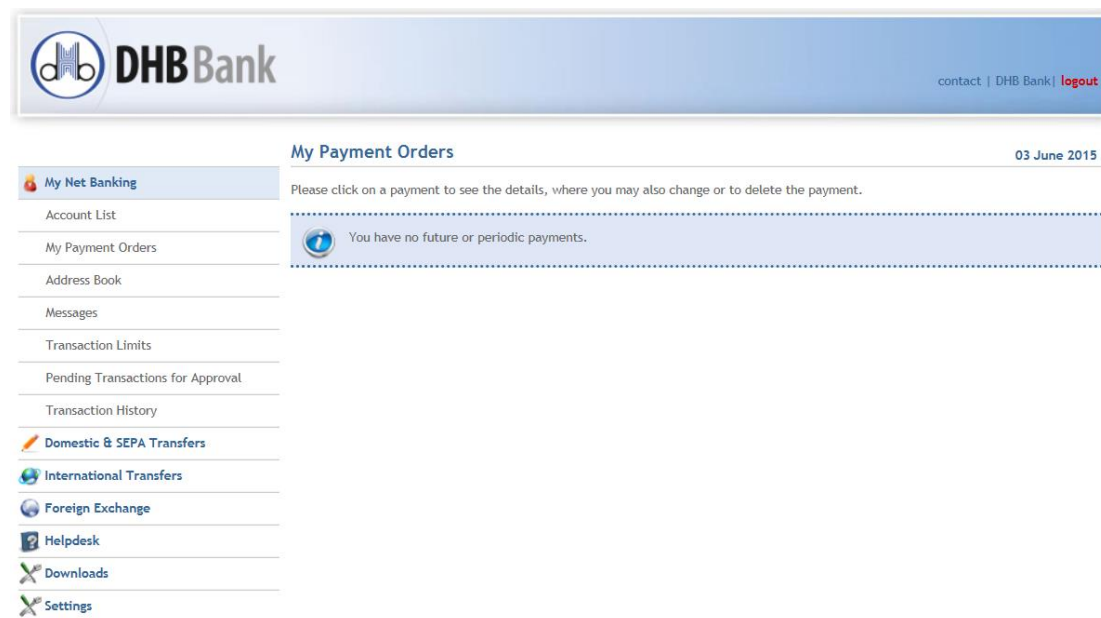
Under column “From Account” your account number which will be debited is displayed.

Under column “Beneficiary” the beneficiary customer name together with beneficiary IBAN is displayed.

Under column “Amount” the transaction amount together with currency code is displayed.

Under column “Next Payment Date” both for periodic payments and future value date payments the next payment date is displayed.


If you don’t have any open future value date payment or periodic payment then the screen is displayed as follows;



### **Modification / Deletion of Periodic Domestic & SEPA payment orders**

If you have an active periodic domestic & SEPA payment order or a future value domestic & SEPA payment, and want to modify it or delete totally, you can click the transaction at this screen. The payment details will be opened.




**DHB Bank**
contact | DHB Bank | [logout](#)

[My Net Banking](#)  
[Account List](#)  
[My Payment Orders](#)  
[Address Book](#)  
[Messages](#)  
[Transaction Limits](#)  
[Pending Transactions for Approval](#)  
[Transaction History](#)  
[Domestic & SEPA Transfers](#)  
[International Transfers](#)  
[Foreign Exchange](#)  
[Helpdesk](#)  
[Downloads](#)  
[Settings](#)

### Payment Order Details

04 June 2015

Payment Type	Periodic
Periodicity	Every month
Next Payment Date	01/07/2015
End Date	01/10/2015
Entry Date	14/04/2015
From Account	0263333333EUR
Amount	11.00 EUR
To Account	NL26ABNA0565555555
Beneficiary name	TEST COMPANY
Explanation	SAMPLE EXPLANATION
Reference	15007PSC000019

[Back](#)
[Modify](#)
[Delete](#)

If your profile is “initiator” you can only modify the payment orders. You can’t delete them. In this case the “Delete” button on the screen will not be available.

If your profile is “authorizer” or “single authorizer” you have the right both for modification and also for deletion.

If you don’t want to modify or delete the transaction, you can just press “Back” button.

If you want to delete the transaction, you can press the “Delete” button.

**IMPORTANT:** When you press delete button, transaction will be deleted immediately. It doesn’t require any authorization.

If you want to modify the transaction, you can press the “Modify” button and at the opened screen you can modify the necessary details.

**My Net Banking**  
Account List  
My Payment Orders  
Address Book  
Messages  
Transaction Limits  
Pending Transactions for Approval  
Transaction History  
**Domestic & SEPA Transfers**  
International Transfers  
Foreign Exchange  
Helpdesk  
Downloads  
Settings

**Domestic and EU transfers**
04 June 2015

Please fill all fields marked with the \*

From Account\*

Amount\*

Beneficiary country

Select From Address Book

Beneficiary IBAN / Account No.\*

Beneficiary name\*

Explanation

☐ Add to the Address Book With This Description

Period\*

Start Date\*

End Date

After you made the necessary modifications you can click "Proceed" button. This modification transaction requires authorization.

## Address Book


This sub menu item is available for all profiles.

During payments it is possible to add the beneficiary details to your address book. In the following payments if you choose your beneficiary from your address book, the beneficiary name details / account number details are displayed automatically.

Via this sub menu item;

- It is not possible to add new beneficiary details.
- It is possible to display the info of previous entered address book details.
- It is possible to modify the address book details
- It is possible to delete a specific item from your address book.

For info display, modify, delete purposes you can press related icon for that specific address book item.


**DHB Bank**
contact | DHB Bank | [logout](#)


**My Net Banking**  
Account List  
My Payment Orders  
Address Book  
Messages  
Transaction Limits  
Pending Transactions for Approval  
Transaction History  
Domestic & SEPA Transfers  
International Transfers  
Foreign Exchange  
Helpdesk  
Downloads  
Settings

Address Book

04 June 2015

Beneficiary	Account Number	View Details	Edit	Delete
AY BUKE	TR930009900945 4545454545			
RAUF	TR190011100000000011111111			

If you press red X icon, a new window is opened asking your confirmation for deletion. If you confirm, the item will be removed from your address book.


**DHB Bank**
contact | DHB Bank | [logout](#)

**My Net Banking**  
Account List  
My Payment Orders  
Address Book  
Messages  
Transaction Limits  
Pending Transactions for Approval  
Transaction History  
Domestic & SEPA Transfers  
International Transfers  
Foreign Exchange  
Helpdesk  
Downloads  
Settings

Address Book

04 June 2015

Description

AY BUKE

Beneficiary

AY BUKE KARATAY

Account Number

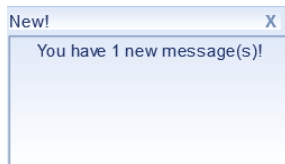
TR930009900945 4545454545

Cancel

Confirm

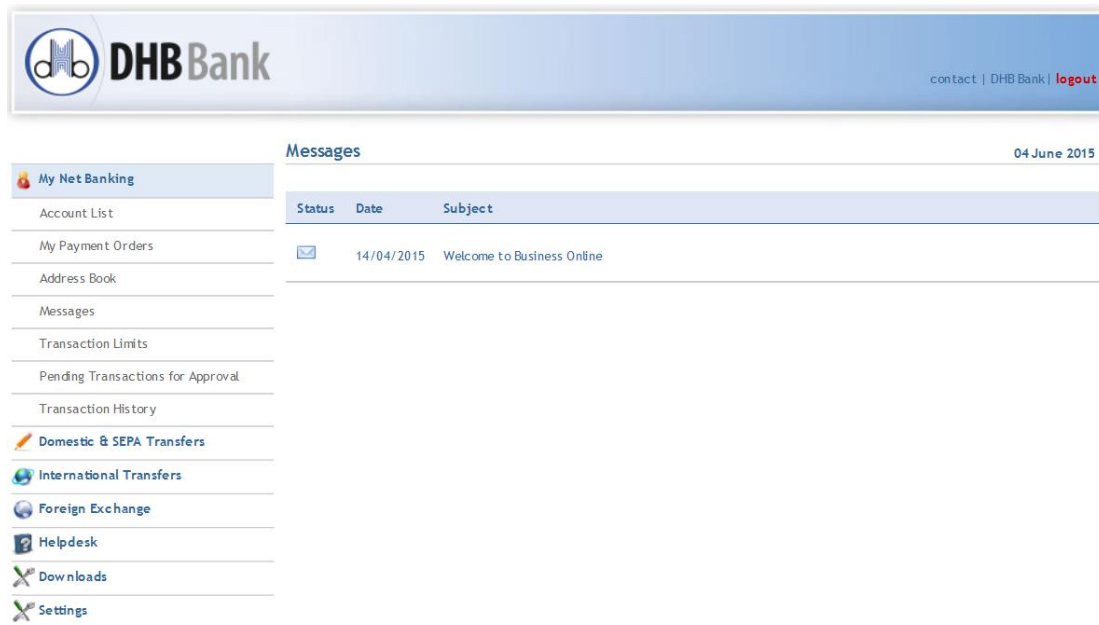
## Messages

If from DHB Bank an inbox message is sent to you, when you first login to DHB Business Online via a small dialog box on bottom right corner it is indicated that you have a message.



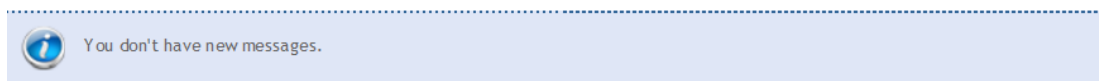
You can read / check your messages by clicking the sub menu item "Messages".

If you click the sub menu item "Messages" and if you have messages, they are listed according to the date.

The screenshot shows the DHB Bank Net Banking interface. At the top is the DHB Bank logo and navigation links: 'contact | DHB Bank | logout'. On the left is a sidebar menu with items like 'My Net Banking', 'Account List', 'My Payment Orders', 'Address Book', 'Messages', 'Transaction Limits', 'Pending Transactions for Approval', 'Transaction History', 'Domestic & SEPA Transfers', 'International Transfers', 'Foreign Exchange', 'Helpdesk', 'Downloads', and 'Settings'. The main area is titled 'Messages' and shows a table with columns 'Status', 'Date', and 'Subject'. There is one message listed: a blue envelope icon, the date '14/04/2015', and the subject 'Welcome to Business Online'. The date '04 June 2015' is displayed in the top right corner of the messages section.

To read your message you can click the message.


If you don't have any message the following warning is displayed.



## Transaction Limits

This sub menu will be available only if your profile is "initiator", "authorizer" or "single authorizer". If your profile is "view" this sub menu item will not be displayed.

Via this screen for each of your company account that you have access, you can see your limits per transaction and per day.


**DHB Bank**
contact | DHB Bank | [logout](#)

**My Net Banking**  
Account List  
My Payment Orders  
Address Book  
Messages  
Transaction Limits  
Pending Transactions for Approval  
Transaction History  
**Domestic & SEPA Transfers**  
International Transfers  
Foreign Exchange  
Helpdesk  
Downloads  
Settings

### Transaction Limits

11 June 2015

Please select account: 026333333 - Current Account - 70,171.64 - EUR

Transaction	Limit	Daily Limit
Swift Payment	50,000.00 EUR	100,000.00 EUR
Foreign Exchange	50,000.00 EUR	100,000.00 EUR
Within DHB Bank	50,000.00 EUR	100,000.00 EUR
Transaction between my accounts	50,000.00 EUR	100,000.00 EUR
Domestic and EU transfers	50,000.00 EUR	100,000.00 EUR

Modifications in the transaction limits can be requested by using the related form.  
[Click here for Authorization Form - DHB Net Banking](#)

If you have access to more than one account, to see your limits for each account, you can choose other accounts from list box at field "Please select account".


If the transaction limits need to be updated, the indicated authorization form can be downloaded. The filled and signed by your Company Legal Representative(s) form can be sent to your account manager at DHB Bank.

## Pending Transactions for Approval

In this sub menu screen, data is displayed if you have "initiator", "authorizer" or "single authorizer" profile and there are waiting transactions to be authorized.

**IMPORTANT:** The initiated transactions need to be authorized within 2 banking days.


If there are no waiting transactions the following warning is displayed.


**DHB Bank**
contact | DHB Bank | [logout](#)


**My Net Banking**  
Account List  
My Payment Orders  
Address Book  
Messages  
Transaction Limits  
**Pending Transactions for Approval**  
Transaction History








### Pending Transactions for Approval

04 June 2015

 There are no pending transactions waiting for approval.







If you have pending transactions waiting approval / authorization, they are listed at this screen with summary details.



**DHB Bank**
contact | DHB Bank | [logout](#)

 **My Net Banking**  
Account List  
My Payment Orders  
Address Book  
Messages  
Transaction Limits  
Pending Transactions for Approval  
Transaction History  
 **Domestic & SEPA Transfers**  
 **International Transfers**  
 **Foreign Exchange**  
 **Helpdesk**  
 **Downloads**  
 **Settings**

### Pending Transactions for Approval


04 June 2015

<input type="checkbox"/> Payment Date Transaction Type	Source Account	Destination Account	Amount	Commission Amount	Rate	
<input type="checkbox"/> 04/06/2015 SEPA-Once	0263333333	NL26ABNA0565555555 abc company	25.00 EUR	0.00		 
<input type="checkbox"/> 04/06/2015 SEPA-Once Urgent	0263333333	NL26ABNA0666666666 xyz company	30.00 EUR	9.00		 
<input type="checkbox"/> 04/06/2015 Swift	0263333333	TR190011100000000011111111.. RAUF GUL	50.00 EUR	7.00		 

- If you want to see full details of entered transaction, you can click the  icon.
- If you want to delete a transaction, you can click the red X icon. The transaction will be deleted immediately.
- You can authorize / approve transactions;
  - Specific selected ones by clicking the related check box. In this case only the selected transactions will be authorized after confirmation.
  - You can select all transaction at once by clicking the check box next to the field "payment date". In this case all waiting transactions will be selected automatically.

To authorize / approve selected transactions you can press "Confirm" button.

If your chosen transaction(s) contain payment(s) with next business value date, you receive the following warning indicating your payment(s) will be sent with next day value date.



**DHB Bank**
contact | DHB Bank | [logout](#)


---

**My Net Banking**  
Account List  
My Payment Orders  
Address Book  
Messages  
Transaction Limits  
Pending Transactions for Approval  
Transaction History  
**Domestic & SEPA Transfers**  
International Transfers  
Foreign Exchange  
Helpdesk  
Downloads  
Settings

### Value Date Warning


04 June 2015

 You have pending orders which are normally going to be executed with next day value after your approval.  
If these orders are required to be executed with same day value, please kindly contact your Account Manager as soon as possible.

[Back](#) [Confirm](#)

If you want to confirm then you can press "Confirm" button.

Afterwards the following "Transaction Digipass confirmation" screen is opened.


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---

**My Net Banking**  
Account List  
My Payment Orders  
Address Book  
Messages  
Transaction Limits  
Pending Transactions for Approval  
Transaction History  
**Domestic & SEPA Transfers**  
International Transfers  
Foreign Exchange  
Helpdesk  
Downloads  
Settings

### Transaction Digipass confirmation

04 June 2015

Confirm your transaction with your Digipass

	SEPA-Once Urgent 30.00 EUR	
	Swift 50.00 EUR	

**Digipass number**  
If you have more than one Digipass, please make sure that you are using the right one now by checking the serial number on the back side.

24-2576131-3

**Challenge code**  
Please enter this number to your Digipass: 43733107

**Response code**  
A new number will appear on your Digipass' screen!  
Enter the number you see on your Digipass here:

[Back](#) [Proceed](#)

At this screen, at the indicated part your selected transaction type(s), and total amounts are displayed.

You need to activate your digipass. Then you can enter your 4 digit digipass pin code, and afterwards you need to enter the challenge code to your digipass. The digipass response code needs to be entered to "response code" field.

If your digipass response code is correct, transactions are authorized and status screen is opened.

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**Transaction Status** 04 June 2015


Transaction Type/ Reference	Source Account	Destination Account	Amount	Status	Print	Email
SEPA-Once 15007TNS000039	0263333333	NL26ABNA,0565555555 xyz company	30.00 EUR	✓	Print	Email
Swift 150990MT000099	0263333333	TR1900111000000000111111 RAUF GUL	50.00 EUR	✓	Print	Email

If you would like to send your transaction slip to multiple email addresses, please use a comma (,) or a semicolon (;) to separate them

- If your transactions are completed successfully, for each transaction under column "status" the icon ✓ is displayed.
- For each transaction you can press "Print" button to receive a receipt of your transaction. If there is more than one transaction, you need to receive the prints separately.
- If you want to send the receipts via e-mail, first you can write your e-mail addresses to the indicated fields and afterwards you can press "Email".

If your transaction can't be completed, the status is displayed with a red X and also info icons. If you hover over the info icon, the possible reason of the error is displayed.






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**My Net Banking**  
Account List  
My Payment Orders  
Address Book  
Messages  
Transaction Limits  
Pending Transactions for Approval  
Transaction History  
**Domestic & SEPA Transfers**  
International Transfers  
Foreign Exchange  
Helpdesk  
Downloads  
Settings

Transaction Status

04 June 2015

Transaction Type/ Reference	Source Account	Destination Account	Amount	Status	Print	Email
SEPA-Once	0263333333	NL26ABNA 0565555555 abc company	1,500.00 EUR	 		

Account balance is not enough for this transaction

If you would like to send your transaction slip to multiple email addresses, please use a comma (,) or a semicolon (;) to separate them

Those unsuccessful transactions are still waiting under “Pending Transactions for Approval” menu. In the above example the transaction was unsuccessful because balance was insufficient. If the balance becomes sufficient, the waiting transaction can be authorized afterwards.

## Transaction History

At this screen the transactions completed (also by other Business Online users who have access to your company accounts) are listed.





You can search the transactions within a time frame.

For successfully completed transactions you can receive receipts by pressing “print”.

If there are deleted transactions, either by authorize users or automatically deleted, they are displayed with red X icon.

**Transaction History**

04 June 2015

-  **My Net Banking**
- [Account List](#)
- [Address Book](#)
- [Messages](#)
- [Pending Transactions for Approval](#)
- [Transaction History](#)
-  **Helpdesk**
-  **Downloads**
-  **Settings**

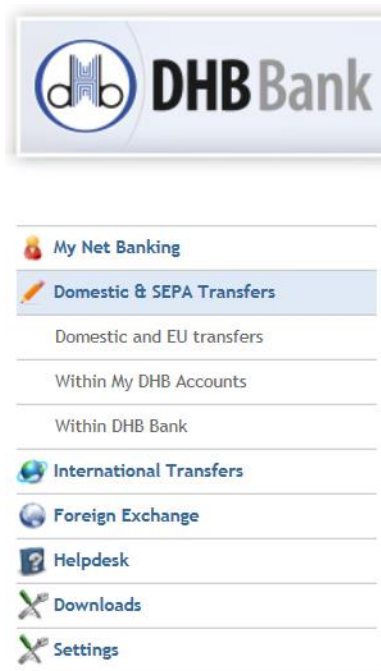
Start Date

End Date

Entry Date	Transaction Type/ Reference	Source Account	Destination Account	Amount	Status	Print
04/06/2015 14:47:57	Swift 150990MT000099	0263333333	TR19001110000000011... RAUF GUL	50.00 EUR	✓	<a href="#">Print</a>
04/06/2015 14:35:37	SEPA-Once 15007TNS000039	0263333333	NL26ABNA0666666666 xyz company	30.00 EUR	✓	<a href="#">Print</a>
04/06/2015 14:34:33	SEPA-Once 15007OSP002400	0263333333	NL26ABNA0565555555 abc company	25.00 EUR	✓	<a href="#">Print</a>
04/06/2015 10:30:42	SEPA-Every month 15007PSC000019	0263333333	NL26ABNA0777777777 test company	11.00 EUR	✓	<a href="#">Print</a>
03/06/2015 17:28:07	SEPA-Once 15007PSC000018	0263333333	NL26ABNA0565555555 ABC COMPANY	16.00 EUR	✓	<a href="#">Print</a>
03/06/2015 17:15:06	SEPA-Daily	0263333333	NL26ABNA0565555555 ABC COMPANY	15.00 EUR	✗	

## DOMESTIC & SEPA TRANSFERS

This main menu item is available if you are not a user with a “view” profile.  
Under this main menu the following sub menu items are available.



Via the related pages, you can enter a SEPA payment, a payment within your accounts in the same currency, a payment to an account held with DHB Bank in the same country.

SEPA stands for Single European Payment Area. The European payment area is considered as domestic. Therefore there is no difference whether you initiate a transfer to an account within the Netherlands or to an account held in Germany, Bulgaria. The SEPA payments can be completed only in EUR currency.

### Domestic and EU Transfers

Your payments in EUR currency within European payment area can be entered via this sub menu item.

In order to initiate this type of payment you need to have a payment account in EUR currency. If you have savings, time deposit accounts or payment account in other currencies, they can't be used in this payment choice. When this sub menu item is clicked the related screen is opened.

**Domestic and EU transfers**

05 June 2015

My Net Banking

Domestic & SEPA Transfers

Domestic and EU transfers

Within My DHB Accounts

Within DHB Bank

International Transfers

Foreign Exchange

Helpdesk

Downloads

Settings

Please fill all fields marked with the \*

From Account\* 0263333333 Current Account - 73,200.64 - EUR

Amount\* EUR 0 .00

Beneficiary country NETHERLANDS

Select From Address Book Please select...

Beneficiary IBAN / Account No.\*

Beneficiary name\*

Explanation

Acceptgiro Description

☐ Add to the Address Book With This Description

Period\* One-off ☐ Urgent i

Payment Date 05/06/2015

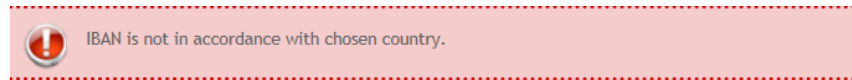
Save, New Entry
Proceed

- If you have more than one payment accounts in EUR currency that you have access, they are displayed at the field "From Account". If payment should be initiated from another account you can select it using the list box facility. If your company has other EUR payment accounts but at the list you can't see them, then it means you don't have access right to those accounts.
- To field "Amount" the payment amount can be entered.
- If payment will be sent to any other European country, from the list box related country can be chosen. At the list box the countries within European payment area are listed. It is not the same as EU countries. For instance although "Switzerland" is not an EU country, still a SEPA payment can be send to this country.
- If the payment was sent previously to the same beneficiary and was added to the "address book", you can choose the beneficiary from the address book. In that case the beneficiary details will be displayed automatically at related fields.
- To field "Beneficiary IBAN..." the beneficiary IBAN should be entered. The account number must be an IBAN. The format of IBAN is check at transaction submitting stage. If the format is not correct you will receive a warning as follows and you need to check your entered IBAN.



Please enter a valid IBAN

Also your entered IBAN should be in accordance with the chosen country. If the IBAN doesn't belong to that country you will receive a warning as follows.



- The beneficiary full name must be entered.
- Acceptgiro is a special payment type used in the Netherlands. Only 16 digit reference can be entered as explanation to the reserved field. If acceptgiro codes are entered the explanation field disappears. If the payment is a normal payment you can enter any explanation to the provided explanation field.
- If you are sending payment to this beneficiary for the first time, and there is possibility you will repeat this transfer also in future, then you can add this beneficiary details by clicking the "Add to Address book" check box.
- If the payment is a one-time payment you must leave the option "One-off" for field "Option" as unchanged. However if this will be a periodic payment, then you can chose the period from the list box;

A snippet of a payment form. The "Period\*" dropdown menu is open, showing three options: "One-off" (highlighted in blue), "Every week", and "Every month". To the right of the dropdown is a checkbox labeled "Urgent" with an information icon. Below the dropdown is a "Payment Date" field containing the date "05/06/2015".

- If you send a one-time payment however to be sent urgently as swift payment, you can leave period option still as "One-off" and click "Urgent". If you authorize an urgent payment after 16:30 Rotterdam time or at the weekends, the payment will be sent with following business day value date.
- If you plan to send a one-time payment, however on a future date, then for field "option" the choice "One-off" should still stay, but you can modify the "Payment Date" manually for the requested payment date.
- If your option is to define a periodic payment and choose the option "Every week" or "Every Month" for field "Period", then the following two fields appear on the screen, and you can enter start date and end date. The start date indicates the first date the periodic payment will be sent. The end date is not mandatory. If no end date is entered, the periodic payment continues unless you cancel it via "My Payment Orders" sub menu under "My Net Banking".

A snippet of a payment form for a periodic payment. The "Period\*" dropdown menu is set to "Every month". Below it are two fields: "Start Date\*" containing "07/08/2015" and an empty "End Date" field.

- If you want to initiate further payments you can press "Save, New Entry" button. If there is no other payment to be initiated you can press "Proceed" button.
  - If you have pressed "Save, New Entry", your transaction is saved and will be waiting authorization and you will see the payment screen ready for following payment entries. On top of the screen you will also see a warning indicating that your transaction is routed approval queue.

**DHB Bank** contact | DHB Bank | [logout](#)

**Domestic and EU transfers** 05 June 2015

Transaction is routed to approval queue.

Please fill all fields marked with the \*

From Account\* 026333333 - Current Account - 73,200.64 - EUR

Amount\* EUR 0 .00

Beneficiary country NETHERLANDS

Select From Address Book Please select...

Beneficiary IBAN / Account No.\*

- If you have pressed "Proceed" button, you will be linked to "Pending Transactions for Approval" screen.
  - If your profile is "Single Authorizer" you have the possibility to display details of entered payment, modify the payment, and delete the payment. The transactions initiated by you can only be authorized by you. No other person can delete / authorize your transactions. If they are not authorized within 2 days, they are deleted automatically.

**DHB Bank** contact | DHB Bank | [logout](#)

**Pending Transactions for Approval** 05 June 2015

<input type="checkbox"/>	Payment Date	Source Account	Destination Account	Amount	Commission	Rate	
	Transaction Type				Amount		
<input type="checkbox"/>	14/04/2015	026333333	NL26ABNA 0565555555	99,00 EUR	9,00		
	SEPA-Once Urgent		abc corporate				

[Confirm](#)

- If your profile is "Authorizer", you can display info of transactions entered by you or other users. You can delete the transactions entered by you or other users. However you

can only authorize other users entered transactions. You can't authorize your own entered transactions. Therefore you may see a display as follows. The first transaction was entered by your user.

The screenshot shows the DHB Bank Net Banking interface. The top header includes the DHB Bank logo and navigation links for 'contact', 'DHB Bank', and 'logout'. A left sidebar lists various services: My Net Banking, Account List, My Payment Orders, Address Book, Messages, Transaction Limits, Pending Transactions for Approval (selected), Transaction History, Domestic & SEPA Transfers, International Transfers, Foreign Exchange, Helpdesk, Downloads, and Settings. The main content area is titled 'Pending Transactions for Approval' with a date of '05 June 2015'. It displays a table of pending transactions with columns for checkboxes, Payment Date, Transaction Type, Source Account, Destination Account, Amount, Commission Amount, and Rate. There are four transactions listed, each with a 'Confirm' button and a red 'X' icon indicating a status or action.

<input type="checkbox"/>	Payment Date	Transaction Type	Source Account	Destination Account	Amount	Commission Amount	Rate
<input type="checkbox"/>	04/06/2015	SEPA-Once	0263333333	NL26ABNA 0565555555 abc company	2,000.00 EUR	0.00	
<input type="checkbox"/>	04/06/2015	SEPA-Once	0263333333	NL26ABNA 0565555555 abc company	1,500.00 EUR	0.00	
<input type="checkbox"/>	05/06/2015	SEPA-Once	0263333333	NL26ABNA 0565555555 abc company	14.00 EUR	0.00	
<input type="checkbox"/>	05/06/2015	SEPA-Once	0263333333	NL26ABNA 0565555555 abc corporate	23.00 EUR	0.00	


- If your profile is "Initiator", you can display info of entered transaction, delete your own entered transaction. However you can't authorize any initiated transaction.

## Within My DHB Accounts

With this option, you can transfer money between your accounts in the same currency and held at DHB Bank at the same country. Via this option you can't transfer money from your EUR account to your USD account. In this case you need to use "Foreign Exchange" option. If your company has accounts both at DHB Netherlands, and DHB Germany, this option can't be used. This type of transactions must be entered via "Domestic and EU Transfers" option.

If you don't have more than one payment accounts in the same currency, you can't use this option.

When the screen is opened, your accounts are displayed as default. You can change your listed accounts at "From Account" and "To Account" fields. The account mentioned at "From Account" will be debited and the account mentioned at "To Account" will be credited.


**DHB Bank**
contact | DHB Bank | [logout](#)

**Within My DHB Accounts**
05 June 2015

**My Net Banking**

- Domestic & SEPA Transfers**
  - Domestic and EU transfers
  - Within My DHB Accounts
  - Within DHB Bank
- International Transfers
- Foreign Exchange
- Helpdesk
- Downloads
- Settings

Please fill all fields marked with the \*

From Account:

To Account:


Amount\*:  .  EUR

Explanation\*:

- Via this option, when transaction is initiated and then authorized, with same value date the "From Account" will be debited and "To Account" will be credited.
- Via this option it is not possible to define a periodic payment or future value payment. If you want to instruct a EUR future value payment or a EUR periodic payment within your accounts, you can use "Domestic and EU Transfers" option and as beneficiary IBAN you can use your account to be credited.

## Within DHB Bank

This option is used to transfer money to a payment account in the same currency held in DHB Bank belonging to another customer. If you want to transfer a USD amount to another customer, that customer should have also a USD payment account at DHB Bank.


**DHB Bank**
contact | DHB Bank | [logout](#)

**Within DHB Bank**
05 June 2015

**My Net Banking**

- Domestic & SEPA Transfers**
  - Domestic and EU transfers
  - Within My DHB Accounts
  - Within DHB Bank
- International Transfers
- Foreign Exchange
- Helpdesk
- Downloads
- Settings

Please fill all fields marked with the \*

Account:

Amount\*:  .  EUR

Address Book:

Beneficiary Account\*:

Explanation\*:

☐ Add to the Address Book With This Description



Your account to be debited for the transfer is displayed at field "Account". If you want to make the transfer from another account, using the list-box you can choose your desired account. At this field your payment accounts can be used. Your savings, time deposit or loan accounts can't be used.

If you made a transfer previously to this beneficiary via this option and added to the address book, the details are listed at the address book. If you make the payment to this beneficiary for the first time and want to add to address book you can click the related check box.

To field "Beneficiary account" the customer DHB account must be entered. The account number can be entered both in domestic account format (in NL 10 digit) or also in IBAN format. You can't enter or display beneficiary name at this stage. Beneficiary name is displayed at "authorization" step.

If exists the details of payment can be entered to explanation field. If no other transaction will be defined, the button "Proceed" can be pressed, if other within DHB Bank transfers will be entered, then "Save, New Entry" button can be pressed.

## INTERNATIONAL TRANSFERS

Under this main menu one sub menu item is available "International Payments (Swift)"

### International Payments (Swift)

International swift payments can be entered via this option.

The screenshot shows the DHB Bank website's "International Payment (Swift)" page. The header includes the DHB Bank logo and a "logout" link. A left sidebar contains navigation links: "My Net Banking", "Domestic & SEPA Transfers", "International Transfers" (highlighted), "Foreign Exchange", "Helpdesk", "Downloads", and "Settings". The main content area is titled "International Payment (Swift)" and shows the date "05 June 2015". It contains a text block explaining transaction limits and a form with the following fields: "Account" (a dropdown menu showing "0263333333 - Current Account - 73,200.64 - EUR"), "Amount" (input fields for "0" and ".00"), and "Select From Address Book" (a dropdown menu showing "Please select...").

- You can initiate payments in EUR / USD / TRY currencies. Also you must have a payment account in the payment currency. It is not possible to make a foreign exchange via this option. It means if you want to initiate a USD payment, you must have a USD payment account.
- Transactions within the below limits are sent with same day value date. For the currencies not mentioned and transactions exceeding the below limits, you can contact your Account Manager.
  - USD: 100.000, - 13:00 hours (CET)
  - EUR: 500.000, - 15:00 hours (CET)
  - TRY: 50.000, - 11:00 hours (CET)
- If you sent payment to a beneficiary previously and added the details to address book, and if this new payment goes to the same beneficiary, you can chose the beneficiary from the address book and beneficiary details are displayed automatically at related fields.

The screenshot shows a form for entering beneficiary details. It includes the following fields: "Beneficiary IBAN / Account No." (a text input field), "BIC (Bank Identifier Code) of Beneficiary's Bank" (a text input field with a "Bank Name" button next to it), and "Bank Country" (a text input field).

- If payment is sent to a country where IBAN is used, IBAN is mandatory. Beneficiary account can't be entered in normal format. You are warned to enter an IBAN as follows.

Beneficiary IBAN / Account No.	<input type="text" value="123456"/>
Please fill in International Bank Account Number (IBAN) of the beneficiary customer.	
BIC (Bank Identifier Code) of Beneficiary's Bank	<input type="text" value="ISBKTRISXXX"/> <input type="button" value="Bank Name"/>

- When IBAN is entered the beneficiary bank BIC is displayed automatically and you can't change it. By pressing "Bank Name" button you can display the name of the bank.

Beneficiary IBAN / Account No.	<input type="text" value="12345"/>
BIC (Bank Identifier Code) of Beneficiary's Bank	<input type="text" value="CHASUS33XXX"/> <input type="button" value="Bank Name"/>
JPMORGAN CHASE BANK, N.A.	
Bank Country	<input type="text" value="UNITED STATES OF AMERICA"/>

- If the beneficiary country is a country where IBAN is not used, then you can enter normal account number and you need to enter manually the BIC code (8 or 11 characters). If you want to check the bank name, you can press "Bank name" button. Then the bank name will be displayed.

<input type="checkbox"/> The beneficiary is a company	
Beneficiary First Name	<input type="text"/>
Beneficiary Surname	<input type="text"/>
Address: (Optional)	<input type="text"/>
Beneficiary City (Optional)	<input type="text"/>
Country of the Beneficiary	<input type="text" value="Please select..."/>
Explanation	<input type="text"/> <input type="text"/>
<input type="checkbox"/> Add to the Address Book With This Description	<input type="text"/>
Charges Will Be Paid By	<input type="text" value="Shared"/>
<input type="button" value="Save, New Entry"/> <input type="button" value="Proceed"/>	

- If the beneficiary is a company then you can click related field. In that case the "Beneficiary First name"/ "Beneficiary Surname" fields disappear and "Company Name" field is enabled. Beneficiary company name can be entered to that field. Otherwise if beneficiary is a person, the related name / surname data must be entered.
- Beneficiary address details are optional.
- Beneficiary country must be entered. The country can be chosen from the list box.
- The details of payment can be entered to explanation field.
- If the payment needs to be added to the address book you can click related check box.
- At international swift payments regarding charges there are three options; shared / orderer / beneficiary. As default shared comes. In this case sender bank (DHB) charges belong to you and beneficiary bank charges belong to beneficiary. If the option is "orderer", then the beneficiary bank advises their charges to DHB Bank and the same is debited to your account. In case the option is "beneficiary" still our bank (DHB) charges are deducted from your account.
- When the payment details are entered, depending on situation you can press "Proceed" button, or if there are other swift payments to be initiated you can press "Save, New Entry" button.

## FOREIGN EXCHANGE

Under this main menu one sub menu item is available "Foreign Exchange"

### Foreign Exchange

In order to use this option you must have at least two payment accounts in different currencies.

Please fill all fields marked with the ""

Sell (From Account) 0263333333 - Current Account - 36,517.96 - EUR

Buy (To Account) 0263333333 - Current Account - 0.00 - TRY

Amount\* Buy .00 TRY

Explanation

Save, New Entry Proceed

05 June 2015

At foreign exchange transactions, your account at field "Sell (From Account)" is debited and your account at field "Buy (To Account)" is credited when your transaction is authorized.

To the right of amount field there is option "Buy" / "Sell".

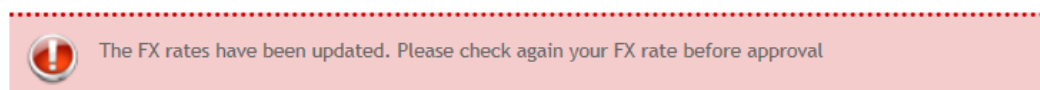
Amount\* Buy Sell 0 .00 TRY

Depending on your choice the indicated currency is also updated.

In above example if you buy TRY100, then option would be Buy and amount will be 100 TRY. However if your purpose is to sell EUR then you can enter option "Sell" and the currency will be updated as EUR and you indicate the amount to be sold in EUR.

At initiation stage you can't see the applied FX rate or the counter value amount. They are displayed at approval stage.

**IMPORTANT:** At foreign exchange transactions at the time transaction is going to be authorized the FX rate is displayed. If you keep the authorization process too long and in the meantime FX rates are updated, you are warned to re-check the new FX rates as follows;



At authorization stage the display is as follows;

The screenshot shows the DHB Bank Net Banking interface. The header includes the DHB Bank logo and navigation links: contact, faq, DHB Bank, and logout. The left sidebar lists various services: My Net Banking, Account List, My Payment Orders, Address Book, Messages, Transaction Limits, Pending Transactions for Approval, Transaction History, Domestic & SEPA Transfers, International Transfers, Foreign Exchange, Time Deposit Accounts, Helpdesk, Downloads, and Settings. The main content area is titled 'Pending Transactions for Approval' with a date of 05 June 2015. It displays a table with columns: Payment Date, Transaction Type, Source Account, Destination Account, Amount, Commission Amount, and Rate. A single transaction is listed: 14/04/2015, FX - Buy, 0263333333, 0263333333, 100.00 TRY, 0.3586. To the right of the transaction is an icon with a magnifying glass and a red 'X'. Below the table is a 'Confirm' button.

Payment Date	Transaction Type	Source Account	Destination Account	Amount	Commission Amount	Rate
14/04/2015	FX - Buy	0263333333	0263333333	100.00 TRY		0.3586

At this stage the FX rate is displayed. However in order to see the counter value you need to press icon to see the full details;

The screenshot shows the DHB Bank Net Banking interface with the 'Foreign Exchange' section selected. The header includes the DHB Bank logo and navigation links: contact, faq, DHB Bank, and logout. The left sidebar is the same as in the previous screenshot. The main content area is titled 'Foreign Exchange' with a date of 05 June 2015. It displays a table with columns: Details, Sell (From Account), Buy (To Account), Sold Amount, Bought Amount, Rate, and Explanation. The table shows the following details: Sell (From Account) 0263333333 - Current Account - 36,517.96 - EUR; Buy (To Account) 0263333333 - Current Account - 0.00 - TRY; Sold Amount 35.86 EUR; Bought Amount 100.00 TRY; Rate 1 TRY = 0.35864824 EUR; Explanation test. Below the table is a 'Back' button.

Details
Sell (From Account) 0263333333 - Current Account - 36,517.96 - EUR
Buy (To Account) 0263333333 - Current Account - 0.00 - TRY
Sold Amount 35.86 EUR
Bought Amount 100.00 TRY
Rate 1 TRY = 0.35864824 EUR
Explanation test

At this stage you can see full details of sold amount / bought amount and rate.

With back button you can return to authorization page. If details are OK, (if you have authorization right) you can authorize the transaction. If details are not OK you can delete the transaction.

## TIME DEPOSIT ACCOUNTS

This main menu item and its related sub menu items are available only if you have the profile "Single Authorizer". For other Business Online profiles this menu is not available.

Via this menu you can open "DHB Maxispaar" or "Solidextra" time deposit accounts.




The main difference between DHB Maxispaar account and Solidextra deposit account is that; the period of DHB Maxispaar account varies between 3 months to 5 years and the interest rate is fixed throughout the chosen period, whereas Solidextra is a time deposit account based on a flexible interest rate agreement with a guaranteed floor interest rate. The floor interest rate is checked and compared with a reference rate from the capital market together with a fixed spread. As reference rate; 3 months EURIBOR rate is used and 'spread' is added to reference rate and compared with the floor rate. If reference rate plus spread is higher than the floor rate then the higher interest rate is applied to the following quarter, if the reference rate plus the spread is lower than the floor rate then the interest rate of the following quarter remains unchanged.

Transactions under this main menu item with profile "Single Authorizer" don't require a separate authorization stage. When the transaction is confirmed the transaction is created.

### DHB Maxispaar Account

Under this menu item after a summary product description the related screen links for "Interest rates and Calculation", "Account Opening", "Account Modification", and "Conditions" are available.


**DHB Bank**
contact | DHB Bank | [logout](#)

My Net Banking

Domestic & SEPA Transfers

International Transfers

Foreign Exchange

Time Deposit Accounts

DHB Maxispaar Account

Solidextra Deposit Account

Helpdesk

Downloads

Settings

### DHB Maxispaar Account


08 June 2015

DHB Maxispaar Account is a time deposit account that can only be opened via internet and is linked to a \*S@veonline, Voorspoed or a Demand Deposit account with DHB Bank. You can manage your account directly after you log-in to Netbanking. The period of this type of time deposit account varies between 3 months to 5 years. The interest rate is fixed throughout the chosen period. The minimum deposit requirement is € 500,- and the maximum deposit amount cannot exceed €500,000,-. More detailed information can be found via [this link](#) (only available in Dutch).

- Interest Rates and Calculation
- Account Opening
- Account Modification
- Conditions

## Interest Rates and Calculation

Via this menu, you can list the current DHB Maxispaar interest rates. There is also a calculator where you can enter your desired amount, period and can calculate the theoretical interest that you can expect.


**DHB Bank**
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My Net Banking

Domestic & SEPA Transfers

International Transfers

Foreign Exchange

Time Deposit Accounts

DHB Maxispaar Account

Solidextra Deposit Account

Helpdesk

Downloads

Settings

### DHB MaxiSpaar - Interest Rates

08 June 2015

Term*	Interest rate
3 MONTHS / INTEREST PAYMENT AT MATURITY DATE	1.40%
6 MONTHS / INTEREST PAYMENT AT MATURITY DATE	1.40%
9 MONTHS / INTEREST PAYMENT AT MATURITY DATE	1.40%
1 YEAR / INTEREST PAYMENT AT MATURITY DATE	1.60%
2 YEAR / YEARLY INTEREST PAYMENT	1.65%
3 YEAR / YEARLY INTEREST PAYMENT	1.85%
4 YEAR / YEARLY INTEREST PAYMENT	1.95%
5 YEAR / YEARLY INTEREST PAYMENT	2.15%

#### Desired deposit

Here you can calculate how much interest you will receive.

Amount\*  .  EUR

Term\*

Value Date 08 June 2015

[Calculate](#)

If you use calculator, the maturity date, the interest payment date(s), the interest amounts will be displayed and there is also a link where you can open your Maxispaar account.



## Desired deposit

Here you can calculate how much interest you will receive.

Amount\*  .00 EUR

Term\*

Value Date 08 June 2015

Interest rate 1.60%

Maturity Date 08/06/2016

Interest payment date	Interest amount
08/06/2016	160.31 EUR


\*Click [here](#) to open a Maxispaar account.

## Account Opening

You can reach to this page either via the link at the calculator displayed above or via "Account Opening" link at the DHB Maxispaar page.

When the screen is opened, the terms and conditions are displayed. In order to continue you need to read and accept the terms and conditions.

NOTE: The terms and conditions are available only in Dutch language.

**DHB Bank**contact | DHB Bank | [logout](#)

My Net Banking

Domestic & SEPA Transfers

International Transfers

Foreign Exchange

Time Deposit Accounts

DHB Maxispaar Account

Solidextra Deposit Account

Helpdesk

Downloads

Settings

### Online DHB Maxispaar Opening

08 June 2015

Conditions to open a DHB Maxispaar Account Online

Voorwaarden DHB Maxispaarrekening

Definities:  
In deze voorwaarden wordt verstaan onder:  
Bank: Demir-Halk Bank (Nederland) N.V., handelend onder de naam DHB Bank;  
Rekeninghouder: De natuurlijke persoon, personen of de rechtspersoon op wiens naam de Rekening is geopend;  
Rekening DHB Maxispaarrekening bij de Bank;  
DHB Tegenrekening: Een lopende betaalrekening, DHB VoorSpoedrekening of een DHB S@veOnlinerekening bij de Bank;  
Valutadatum: Datum vanaf wanneer het saldo rentedragend wordt of tot en met welke datum het saldo rentedragend is;  
Website De website van de Bank ([www.dhbbank.com](http://www.dhbbank.com)).

1. Openen  
Om een Rekening te kunnen openen dient men een lopende DHB Tegenrekening te hebben. De Rekening zal met de huidige gegevens van de DHB Tegenrekening geopend worden. Bij het openen van de Rekening zal de door de Rekeninghouder gekozen DHB Tegenrekening worden gedebiteerd. Rekening kan uitsluitend geopend worden door personen boven 18 jaar.

☐ I accept Terms and Conditions DHB Bank Maxispaar account.

[\[Print\]](#)

Afterwards the screen DHB Maxispaar opening screen is opened. In order to open a DHB Maxispaar, you need to have an open payment account or a saving account (called contra account). The time deposit amount is debited to your

entered contra account. At maturity as default the time deposit is closed and the initial amount plus accrued interest is credited to your contra account.

The screenshot shows the DHB Bank logo at the top left. On the right, there are links for 'contact', 'DHB Bank', and 'logout'. Below the logo is a sidebar menu with options: 'My Net Banking', 'Domestic & SEPA Transfers', 'International Transfers', 'Foreign Exchange', 'Time Deposit Accounts', 'DHB MaxiSpaar Account', 'Solidextra Deposit Account', 'Helpdesk', 'Downloads', and 'Settings'. The main heading is 'Online DHB MaxiSpaar Opening' with the date '08 June 2015'. Below the heading is the instruction 'Please choose your DHB Contra account'. The form contains the following fields:

Account	0263333333 - Current Account - 73,200.64 - EUR
Balance	73,200.64 EUR
Account Holder(s)	TEST CORPORATE N.V.
Power of Attorney	TEST CUSTOMER
Please enter the amount to open the DHB MaxiSpaar Account*	0 .00 EUR
Please choose term*	Please select...
Maturity Date	
Value Date	08/06/2015

At the bottom of the form is a 'Proceed' button.


You can enter desired amount and choose the term from the list box. When the button "Proceed" is pressed you will face the conformation screen.

The screenshot shows the same DHB Bank interface as the previous one, but with the confirmation screen displayed. The main heading is 'Online DHB MaxiSpaar Opening' with the date '08 June 2015'. Below the heading is a table showing the details of the opening:

Selected DHB Contra account	0263333333 EUR
Balance	73,200.64 EUR
Account Holder(s)	TEST CORPORATE N.V.
Power of Attorney	TEST CUSTOMER
Amount	3,000.00 EUR
Maturity Date	08/06/2016
Value Date	08/06/2015
Term	1 YEAR / INTEREST PAYMENT AT MATURITY DATE

At the bottom of the table are three buttons: 'Edit', 'Cancel', and 'Confirm'.

At this screen you can check your entered details. If you want to cancel the entry you can press "Cancel" button. If you want to modify an item you can press "Edit" button. If everything seems correct, you can press "Confirm" button. Your contra account will be debited and your DHB MaxiSpaar time deposit account will be opened.


**DHB Bank**
contact | DHB Bank | [logout](#)

**Online DHB MaxiSpaar Opening**
08 June 2015

My Net Banking

Domestic & SEPA Transfers

International Transfers

Foreign Exchange

Time Deposit Accounts

DHB MaxiSpaar Account

Solidextra Deposit Account

Helpdesk

Downloads

Settings

You have successfully opened your DHB MaxiSpaar account.

Your DHB MaxiSpaar Account

2018888888 EUR

No

Maturity Date

08/06/2016

Term

1 YEAR / INTEREST PAYMENT AT MATURITY DATE

Amount

3,000.00 EUR

Value Date

08/06/2015

Interest payment date	Interest amount
08/06/2016	48.09 EUR

At the maturity date, the balance of your Solidextra Deposit Account / MaxiSpaar Account together with the accrued interest will be credited to your selected DHB Contra Account. If you would like to extend your DHB Flex Deposit Account / MaxiSpaar Account with same conditions please refer to 'Account Modification' page before the maturity date of your Solidextra Deposit Account / MaxiSpaar Account.

Print


Finish

When your account is successfully opened, you will be informed about your account number, maturity date and the interest you will receive. You can also receive a "Print" regarding this time deposit opening transaction.

## Account Modification

If you have an open DHB MaxiSpaar account, you can instruct what should be done at the maturity date. As default at maturity date the DHB MaxiSpaar account is closed and principal plus interest is credited to your contra account. If you want to instruct that your time deposit should behave differently at maturity date, you can do via this option.

You can change the close option, or you can instruct to extend your time deposit with a different period or with a different amount. You can reach to this screen via;


**DHB Bank**
contact | DHB Bank | [logout](#)

**DHB MaxiSpaar Account**
08 June 2015

My Net Banking

Domestic & SEPA Transfers

International Transfers

Foreign Exchange

Time Deposit Accounts

DHB MaxiSpaar Account

Solidextra Deposit Account

Helpdesk

Downloads

Settings

DHB MaxiSpaar Account is a time deposit account that can only be opened via Internet and is linked to a 'S@veonline, Voorspoed or a Demand Deposit account with DHB Bank. You can manage your account directly after you log-in to Netbanking. The period of this type of time deposit account varies between 3 months to 5 years. The interest rate is fixed throughout the chosen period. The minimum deposit requirement is € 500,- and the maximum deposit amount cannot exceed €500,000,-. More detailed information can be found via this link (only available in Dutch).

- Interest Rates and Calculation
- Account Opening
- Account Modification ←
- Conditions

At the modification screen you can choose from the list box your Maxispaar account that you want to modify.

**DHB Bank** contact | DHB Bank | [logout](#)

**DHB Maxispaar Account Modification** 08 June 2015

**My Net Banking**

- Domestic & SEPA Transfers
- International Transfers
- Foreign Exchange
- Time Deposit Accounts
- DHB Maxispaar Account
- Solidextra Deposit Account
- Helpdesk
- Downloads
- Settings

Please select your account\* **2018888888 Time Deposit Account - 3,000.00 - EUR**

Account Holder(s) TEST CORPORATE N.V.

DHB Contra account 026333333

Term 1 YEAR / INTEREST PAYMENT AT MATURITY DATE (1.6%)

Balance 3,000.00 EUR

Maturity Date 14/06/2016

New Term -

New Amount -

Selected close option Close automatically. In this case your account will be closed at maturity and the total will be paid to your selected DHB Contra account.

**Modification options**

If you would like to change the existing closing option of your account please choose.

Selected close option **Please select...**

- Extend the principal amount only
- Extend the principal amount together with accrued interest amount
- Extend with a different amount

If you also would like to change below mentioned choices:

Term **Please select...**

It is only possible to change the term of your deposit account. If you would like to switch to another type of deposit account please open a new deposit account via 'Account Opening' page after the maturity date of this deposit account.

**Proceed**

At the first part, the current details of your Maxispaar account are displayed.

At "Modifications options" part;

- The close option can be modified with a choice listed at the list box displayed above. If you choose to extend with a different amount, extra amount field is opened for entry.

**Modification options**

If you would like to change the existing closing option of your account please choose.

Selected close option **Extend with a different amount**

Amount  .  EUR  
(different amount cannot be higher than the principal amount)

- The new term can be chosen from the provided list box. In the example the account is a 1 year account. If you want to extend it at maturity for a three month you can choose the related option.

If you also would like to change the term of your account, please make the appropriate selection from the below mentioned choices:

Term 3 MONTHS / INTEREST PAYMENT AT MATURITY DATE (1.40%) ▼

It is only possible to change the term of your deposit account . If you would like to switch to another type of deposit account please open a new deposit account via 'Account Opening' page after the maturity date of this deposit account.

[Proceed](#)

After you entered your desired instructions you can press "Proceed" and at the opened screen you can confirm the transaction.

## Conditions

If you would like to check the full conditions of DHB Maxispaar account you can display it via the link;

**DHB Bank** contact | DHB Bank | [logout](#)

**DHB Maxispaar Account** 08 June 2015

DHB Maxispaar Account is a time deposit account that can only be opened via internet and is linked to a 'S@veonline, Voorspoed or a Demand Deposit account with DHB Bank. You can manage your account directly after you log-in to Netbanking. The period of this type of time deposit account varies between 3 months to 5 years. The interest rate is fixed throughout the chosen period. The minimum deposit requirement is € 500,- and the maximum deposit amount cannot exceed €500,000,- More detailed information can be found via [this link](#) (only available in Dutch).

- Interest Rates and Calculation
- Account Opening
- Account Modification
- **Conditions** ←

NOTE: The conditions are available only in Dutch language.

## Solidextra Deposit Account

Under this menu item after a summary product description the related screen links for "Interest rates and Calculation", "Account Opening", "Account Modification", and "Conditions" are available.


**DHB Bank**
contact | DHB Bank | [logout](#)

---

My Net Banking

Domestic & SEPA Transfers

International Transfers

Foreign Exchange

**Time Deposit Accounts**

DHB Maxispaar Account

Solidextra Deposit Account

Helpdesk

Downloads

Settings

### Solidextra Deposit Account

08 June 2015

Solidextra Deposit Account is a time deposit account based on a flexible interest rate agreement with a guaranteed floor interest rate. The floor interest rate is checked and compared with a reference rate from the capital market together with a fixed spread. As reference rate; 3 months EURIBOR rate is used and 'spread' is added to reference rate and compared with the floor rate. If reference rate plus spread is higher than the floor rate then the higher interest rate is applied to the following quarter, if the reference rate plus the spread is lower than the floor rate then the interest rate of the following quarter remains unchanged. The minimum deposit requirement is € 500 and maximum deposit amount cannot exceed € 500.000,- and linked to a DHB S@veOnline, Voorspoed or a Demand Deposit account with DHB Bank. The period varies between 2 to 5 years and the interest is paid on yearly basis. More detailed information can be found via [this link](#) (only available in Dutch).

- Interest Rates and Calculation
- Account Opening
- Account Modification
- Conditions

The links regarding;

- Interest Rates and Calculation
- Account Opening
- Account Modification
- Conditions

all work in the same manner as "DHB Maxispaar" account explained above. The differences are; as terms the Solidextra periods are listed which are limited to

#### Desired deposit

You can calculate here how much interest rate you will receive with floor rate.

Amount\*  .  EUR

Term\* 

Please select...
SOLID EXTRA 2 YEAR / YEARLY INT PAYMENT (1.55%)
SOLID EXTRA 3 YEAR / YEARLY INT PAYMENT (1.75%)
SOLID EXTRA 4 YEAR / YEARLY INT PAYMENT (1.80%)
SOLID EXTRA 5 YEAR / YEARLY INT PAYMENT (2.00%)

Value Date

[Calculate](#)

and at conditions the conditions of Solidextra accounts exist.


Account opening / modifications steps are the same with "DHB Maxispaar" account.

## HELPDESK

Under this main menu item the "Contact" page menu exists.

### Contact

If you have a trouble while using your Business Online, Digipass, Your Accounts, or you have any other questions with our other products you can use this page to send your request via e-mail.

 **DHB Bank**

contact | DHB Bank | [logout](#)

[My Net Banking](#)

[Domestic & SEPA Transfers](#)

[International Transfers](#)

[Foreign Exchange](#)

[Helpdesk](#)

[Contact](#)

[Downloads](#)

[Settings](#)

**Contact Form**

08 June 2015

**By telephone**  
For your information or service requests you may contact our Helpdesk by calling 0900 40 40 333 (local rate). The helpdesk is available during workdays from 9.00 h to 17.15 h.  
  
From outside of the Netherlands: +31 (0) 10 436 91 51.


**By post**  
Your requests for address, name or counter account modification for your account should be made in writing, signed by the account holder (s) and sent us by post to the following address. A postage stamp is not needed.  
  
Antwoordnummer 5089  
3000 VB Rotterdam

Please note that you will need to send your Digipass to this address as well, once you stop using DHB Net Banking or you choose to close your account with us.



**Contact Form**

Your email

Subject of your message

Transaction 

Your message

Send



## DOWNLOADS

Under this main menu item the following options exist;

- Terms and Conditions
- Forms
- Financial Annual Review

## Terms and Conditions

Via this screen you can download as pdf the “General Banking Conditions” and “Terms and Conditions for DHB Netbanking”.

The screenshot shows the DHB Bank website interface. The header features the DHB Bank logo and navigation links: 'contact | DHB Bank | logout'. A left sidebar menu includes 'My Net Banking', 'Domestic & SEPA Transfers', 'International Transfers', 'Foreign Exchange', 'Helpdesk', 'Downloads' (highlighted), 'Terms & Conditions', 'Forms', 'Financial Annual Overview', and 'Settings'. The main content area is titled 'Terms & Conditions' with a date of '08 June 2015'. It contains a paragraph: 'Below please find the conditions regarding our internet services. Please click a link to open the document.' followed by two links: 'General Banking Conditions' and 'Terms & Conditions for DHB Net Banking'. Below this, a message states: 'In order to open the document you need Adobe Acrobat Reader. You can download this software for free on the Adobe website by clicking image below.' accompanied by an 'Adobe Get Acrobat Reader' button.

## Forms


Via this screen you can download “Authorization Form – DHB Net Banking” and you have also link to “Contact Information”


The screenshot shows the DHB Bank website interface. The header features the DHB Bank logo and navigation links: 'contact | DHB Bank | logout'. A left sidebar menu includes 'My Net Banking', 'Domestic & SEPA Transfers', 'International Transfers', 'Foreign Exchange', 'Helpdesk', 'Downloads', 'Terms & Conditions', 'Forms' (highlighted), 'Financial Annual Overview', and 'Settings'. The main content area is titled 'Forms' with a date of '11 June 2015'. It contains a paragraph: 'Below please find the forms you may use to send your requests to DHB Bank. Please print and fill the form accordingly, then kindly send it to DHB Bank by post. More information can be found in each form.' followed by two links: 'Click here for Authorization Form- DHB Net Banking' and 'Please find the contact information here'. Below this, a message states: 'In order to open the document you need Adobe Acrobat Reader. You can download this software for free on the Adobe website by clicking image below.' accompanied by an 'Adobe Get Acrobat Reader' button.





## Financial Annual Review


If for your company a financial annual letter is produced, you can download the "Financial Annual Reviews" belonging to the previous three years.


**DHB Bank**contact | DHB Bank | [logout](#)

 My Net Banking

 Domestic & SEPA Transfers

 International Transfers


 Foreign Exchange


 Helpdesk

 Downloads

 Terms & Conditions

 Forms


 Financial Annual Overview


 Settings


### Financial Annual Overview

08 June 2015


Net Banking customers receive their "Financial Annual Overview" in digital format only. You can here download your current personal "Financial Annual Overview" as well as the "Financial Annual Overview" of previous years. The current year's "Financial Annual Overview" becomes available as of February for each year.

 Financial Annual Overview - 2014

 Financial Annual Overview - 2013

 Financial Annual Overview - 2012

In order to open the document you need Adobe Acrobat Reader. You can download this software for free on the Adobe website by clicking image below.



## SETTINGS

Under this main menu item, the following options exist;

- Change Password
- Change Regional Settings

### Change Password

At DHB Business online, you can't change your "User name". However you can change your login password any time. For security reasons it is advised that you change your password periodically.

**DHB Bank** contact | DHB Bank | [logout](#)

**Change Password** 08 June 2015

Please change your password here. Read the following remarks carefully.

- Choose a password consisting of min. 2 digits and min. 6 letters, with a max. of 24 characters. Use letters and/or digits. Do not use your name, surname or username.
- Choose a password that will be hard to guess for others and keep it strictly secret.
- The reminder may not contain your username or password.

**Change Password**

Please fill all fields marked with the \*

Current Password\*

New Password\*

Please re-enter password\*

Reminder text\*


In case you have forgotten your password, reminder text will help you remember it.

[Change](#)

Your password must meet certain criteria which are explained on the screen. You can enter also a reminder text.

### Change Regional Settings

Via this option you can change your "Language" option. Current available languages in NL environment are "English" and "Dutch", in DE environment "German", in BE environment "Dutch" and "French".

**DHB Bank**

[contact](#) | [DHB Bank](#) | [logout](#)

My Net Banking

Domestic & SEPA Transfers

International Transfers

Foreign Exchange

Time Deposit Accounts

Helpdesk

Downloads

Settings

Change Password

Change Regional Settings

Change Regional Settings

08 June 2015

Change Regional Settings	English
Interface Language	English
Digit Group Separator	, (1,000,000.00)
Decimal Separator	. (123.50)
Short Date Format	dd/MM/yyyy (08/06/2015)
Long Date Format	dd MMMM yyyy (08 June 2015)

Use this settings

After you change the language option you can press the button “Use this settings” to complete the new setting change.

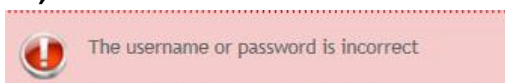
## FAQ AND TROUBLESHOOTING

When you have a problem while using DHB Business online, you can refer this manual. Below certain most common warnings are listed. If your problem continues you can contact always your account manager at DHB bank.

**Q) I received a "user name" from DHB Bank. I would like to change my user name.**

R) At DHB Business Online, you can't change your User ID.

**Q) I am sure I enter my user name correct. However I receive a warning as;**



R) When you receive this warning, you need to re-check your typed "user name" as well as your "password". If one of them is not correct you will receive above warning.

**Q) I receive the following warning during login with my digipass;**



R) You need to enter the challenge code to your digipass and try to enter the response code to log screen again. Also make sure you are using the correct digipass, your digipass serial code must be the same displayed on the screen.

**Q) At "Pending Transactions for Approval" page I see transaction for approval. However I can't select them to approve. The select check box fields are disabled.**

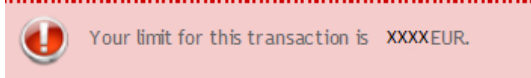
The screenshot shows the DHB Bank online interface. At the top is the DHB Bank logo and navigation links. Below is a sidebar menu with options like 'My Net Banking', 'Account List', 'My Payment Orders', etc. The main content area is titled 'Pending Transactions for Approval' and shows a table of transactions. The table has columns for 'Payment Date', 'Transaction Type', 'Source Account', 'Destination Account', 'Amount', 'Commission', and 'Rate'. Two transactions are listed, both with disabled checkboxes in the 'Payment Date' column. The first transaction is dated 05/06/2015, is a SEPA-Once payment of 14.00 EUR to 'abc company'. The second transaction is also dated 05/06/2015, is a SEPA-Once payment of 23.00 EUR to 'abc corporate'. Both transactions have a red 'X' icon in the rightmost column, indicating they cannot be approved. The date '08 June 2015' is shown in the top right corner of the table area.

<input type="checkbox"/>	Payment Date	Transaction Type	Source Account	Destination Account	Amount	Commission	Rate
<input type="checkbox"/>	05/06/2015	SEPA-Once	0263333333	NL26ABNA 0565555555 abc company	14.00 EUR	0.00	
<input type="checkbox"/>	05/06/2015	SEPA-Once	0263333333	NL26ABNA 0565555555 abc corporate	23.00 EUR	0.00	

R) Either your profile is "Initiator" therefore you do not have approval right but just cancel right of your entered transactions, or you have "Authorizer" profile but those transactions were already initiated by you and therefore need to be

approved by other users. Unless your profile is "Single Authorizer" you can't authorize your own initiated transactions.

**Q) I try to enter a payment transaction. Our account balance is sufficient. However I receive a warning as;**



R) For transactions there are certain limits for each transaction and also limits for daily amount. Your company account might be available. However you are still limited to initiate / authorize transactions with the limits requested by your company. In the above warning your limit amount is also displayed in place of XXXX. If those limits should be modified your company authorized representative can fill in the authorization form and contact your account manager at DHB bank.

**Q) There are initiated transactions waiting approval. However I can't see them now.**

R) There could be the following reasons;

- \* The transactions have already been approved by you or other users with authorize profile.
- \* The transactions have been cancelled by the initiator.
- \* The transactions were created more than 2 business days before. In that case they are cancelled automatically because they were not authorized within 2 business days allowed time limit.

In all cases you can search your company transactions via "My Netbanking / Transaction History"


**Q) We completed a payment transaction. However I forgot to receive the "receipt" print. What can I do?**

R) You can always receive a receipt print / download it via "My Netbanking / Transaction History".

**Q) I want to search debits / credits to my company account. Is it also possible to download them as pdf or in other formats?**

R) Under My Netbanking / Accounts your open accounts are listed. At column

“Details” there is an  icon.

**DHB Bank**contact | DHB Bank | [logout](#)

My Net Banking

Account List

My Payment Orders

Address Book

Messages

Transaction Limits

Pending Transactions for Approval

Transaction History

Domestic & SEPA Transfers

International Transfers

Foreign Exchange





Helpdesk

Downloads

Settings

Account List

09 June 2015


Current Account	Balance	Details
TEST CORPORATE N.V. 0263333333	70,200.64 EUR	
TEST CORPORATE N.V. 0263333333	0.00 USD	
TEST CORPORATE N.V. 0264444444	20,531.43 EUR	
TEST CORPORATE N.V. 0265555555	873.55 EUR	


Time Deposit Account

Balance

Details

| TEST CORPORATE N.V. 2018888888 / DHB MaxiSpar Account | 3,000.00 EUR |  |

If you press that  icon you are linked to that account info details.

**DHB Bank**contact | DHB Bank | [logout](#)

My Net Banking

Account List

My Payment Orders

Address Book

Messages

Transaction Limits

Pending Transactions for Approval

Transaction History

Domestic & SEPA Transfers

International Transfers

Foreign Exchange

Helpdesk

Downloads

Settings

Account Information - Current Account

09 June 2015

Account Number	Customer Name
0263333333 EUR	TEST CORPORATE N.V. PARKLAAN 10 3016BB ROTTERDAM

IBAN (International Bank Account Number)

NL52DHBN 0263333333  
DHBNNLZR

Balance	Available Balance
70,200.64 EUR	70,200.64 EUR

Interest rate	Cumulative interest
0 %	0.00 EUR

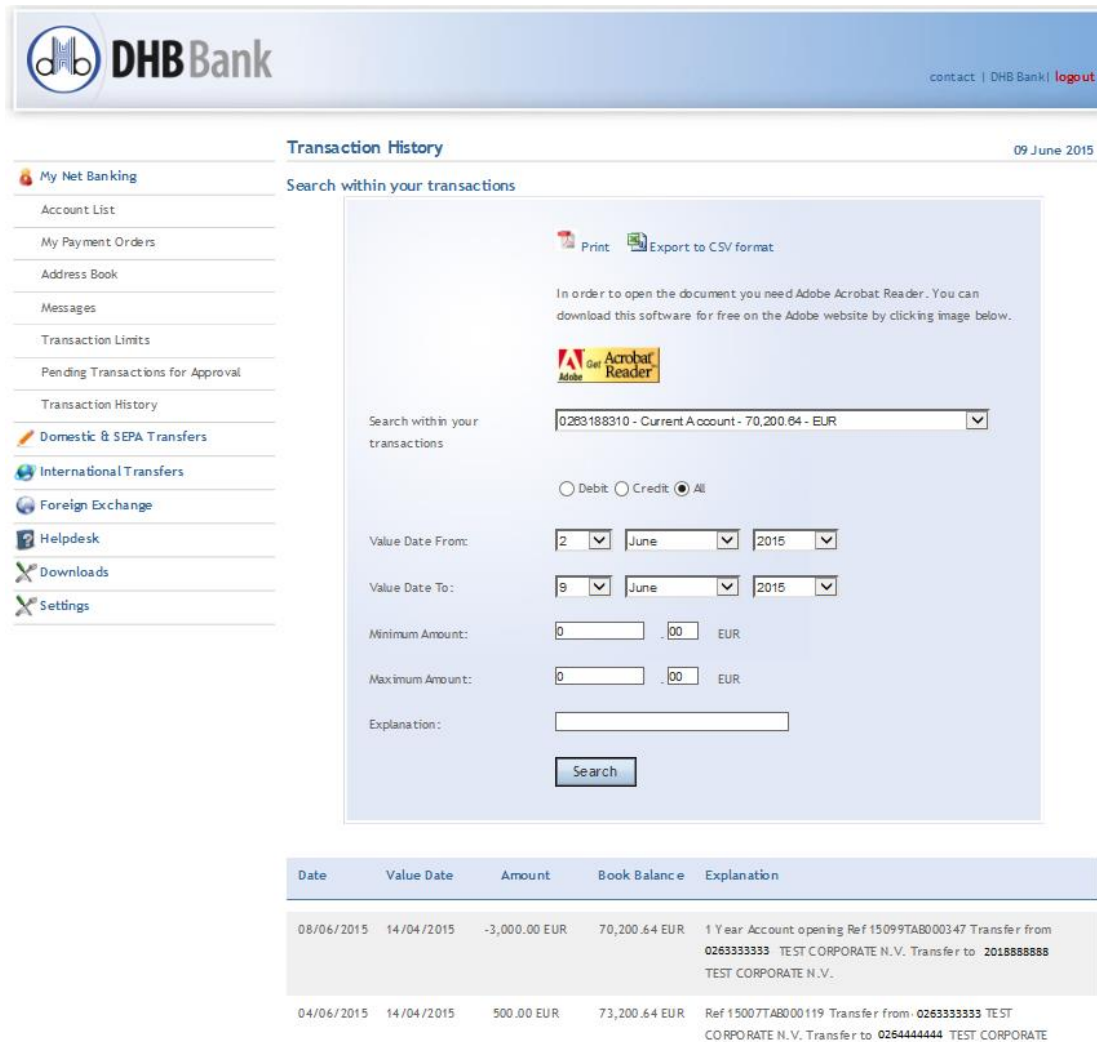


Transaction History

From

To

At the bottom of the info screen there is a section for "Transaction History". Within that section you can enter your desired time interval and press "Show" button. The following screen will be opened;




**DHB Bank** contact | DHB Bank | [logout](#)

**Transaction History** 09 June 2015

Search within your transactions

Print Export to CSV format

In order to open the document you need Adobe Acrobat Reader. You can download this software for free on the Adobe website by clicking image below.



Search within your transactions: 0263188310 - Current Account - 70,200.64 - EUR

☐ Debit ☐ Credit ☒ All

Value Date From: 2 June 2015

Value Date To: 9 June 2015

Minimum Amount: 0.00 EUR

Maximum Amount: 0.00 EUR

Explanation:

[Search](#)

Date	Value Date	Amount	Book Balance	Explanation
08/06/2015	14/04/2015	-3,000.00 EUR	70,200.64 EUR	1 Year Account opening Ref 15099TAB000347 Transfer from 0263333333 TEST CORPORATE N.V. Transfer to 2018888888 TEST CORPORATE N.V.
04/06/2015	14/04/2015	500.00 EUR	73,200.64 EUR	Ref 15007TAB000119 Transfer from 0263333333 TEST CORPORATE N.V. Transfer to 0264444444 TEST CORPORATE

- At the bottom of the screen your transactions are listed.
- If you want to filter your transactions, you can use available filter options (debit / credit or minimum / maximum amount or transactions containing a certain explanation).
- You can download your transaction history as pdf or as csv by pressing the on top provided buttons.